

**United States Bankruptcy Court**

Northern District of Illinois

**Case No. 15-25396**

**Chapter 7**

In re: Debtor (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Benito J Albanese  
aka Ben Albanese  
1204 Tulip Lane  
Bartlett, IL 60103

Social Security / Individual Taxpayer ID No.:

xxx-xx-4724

Employer Tax ID / Other nos.:

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge, **IT IS ORDERED:** The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: October 27, 2015

Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Benito J Albanese  
 Debtor

Case No. 15-25396-DRC  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: admin  
 Form ID: bl8

Page 1 of 1  
 Total Noticed: 18

Date Rcvd: Oct 27, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 29, 2015.

db +Benito J Albanese, 1204 Tulip Lane, Bartlett, IL 60103-5753  
 23529905 +5th Third Bank, 5050 Kingsley Dr, MD 1MOC2N, Cincinatti, OH 45227-1115  
 23529908 +Best Buy/Cbna, PO Box 6497, Sioux Falls, SD 57117-6497

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: BDRBROWN.COM Oct 28 2015 00:28:00 David R Brown, ESQ, Springer Brown, LLC,  
 400 South County Farm Road, Suite 330, Wheaton, IL 60187-4547  
 23529906 +EDI: AMEREXPR.COM Oct 28 2015 00:28:00 American Express, PO Box 981537,  
 El Paso, TX 79998-1537  
 23529907 +EDI: BANKAMER.COM Oct 28 2015 00:28:00 Bank of America, PO Box 982238,  
 El Paso, TX 79998  
 23529910 +EDI: CAPITALONE.COM Oct 28 2015 00:28:00 Capital One Bank USA NA, PO Box 30281,  
 Salt Lake City, Salt Lake City, UT 84130-0281  
 23529909 +EDI: CAPITALONE.COM Oct 28 2015 00:28:00 Capital One Bank USA NA, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 23529911 +EDI: CAPITALONE.COM Oct 28 2015 00:28:00 Capital One/Best Buy, PO Box 30253,  
 Salt Lake City, UT 84130-0253  
 23529912 +EDI: CHASE.COM Oct 28 2015 00:33:00 Chase Bank USA NA, PO Box 15298,  
 Wilmington, DE 19850-5298  
 23529913 +EDI: CITICORP.COM Oct 28 2015 00:28:00 Citicards Cbna, Credit Bureau Disputes,  
 PO Box 6497, Sioux Falls, SD 57117-6497  
 23529914 +EDI: DISCOVER.COM Oct 28 2015 00:28:00 Discover Financial Servi, PO Box 15316,  
 Wilmington, DE 19850  
 23529915 +EDI: FORD.COM Oct 28 2015 00:28:00 Ford Motor Credit, PO Box 542000,  
 Omaha, NE 68154-8000  
 23529916 E-mail/Text: rev.bankruptcy@illinois.gov Oct 28 2015 00:55:27  
 Illinois Department of Revenue 1/15, Bankruptcy Section, PO Box 64338,  
 Chicago, IL 60664-0338  
 23529917 +EDI: IRS.COM Oct 28 2015 00:28:00 Internal Revenue Service - 1/11, PO Box 7346,  
 Philadelphia, PA 19101-7346  
 23529918 +EDI: RMSC.COM Oct 28 2015 00:28:00 Synch/Sam's Club Dual CA, PO Box 965005,  
 Orlando, FL 32896-5005  
 23529919 +EDI: WFFC.COM Oct 28 2015 00:28:00 Wells Fargo Dealer Services, PO Box 1697,  
 Winterville, NC 28590-1697  
 23529920 +EDI: WFFC.COM Oct 28 2015 00:28:00 Wells Fargo Dlr Svc/Wach, PO Box 1697,  
 Winterville, NC 28590-1697

TOTAL: 15

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 29, 2015

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 27, 2015 at the address(es) listed below:

David H Cutler on behalf of Debtor Benito J Albanese cutlerfilings@gmail.com  
 David R Brown, ESQ dbrown@springerbrown.com,  
 dbrown@ecf.epiqsystems.com; jill@springerbrown.com; IL84@ecfcbis.com  
 Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov

TOTAL: 3